

EQUITY SEC. HOLDERS N/A

Trustee: Glenn Stearns



Names of Debtors: WILLIE J. GARRETT, SR.
HENRIETTA GARRETT

Case No.:

Debtors intend to file a plan within the time allowed by statute,
rule, or order of the court.

----- PRIOR BANKRUPTCY CASES FILED WITHIN LAST 6 YEARS -----
Location Where Filed ----- Case Number ----- Date Filed --
Northern District, Eastern Division | 00-24068 | 8/17/00

-- PENDING BANKRUPTCY CASE FILED BY SPOUSE, PARTNER, OR AFFILIATE -----
NONE

----- REQUEST FOR RELIEF -----
Debtors request relief in accordance with the chapter of title 11
United States Code specified in this petition.

----- SIGNATURES -----
ATTORNEY

Richard Mann
1752642

Date: 7/1/04

JOINT DEBTORS

I declare under penalty of perjury that the information provided in
this petition is true and correct.

Willie J. Garrett SR.
WILLIE J. GARRETT SR.
Henrietta Garrett
HENRIETTA GARRETT

Date: 7/01/2004
Date: 7/01/2004

In re: WILLIE J. GARRETT, SR.
HENRIETTA GARRETT

Case No:

UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

===== SUMMARY OF SCHEDULES =====

Schedule name	No. Sheets	Assets	Liabilities	Other
X (mark if attached)				
A - Real Property	1	135,000.00		
B - Personal Property	3	7,460.00		
C - Property Claimed as Exempt	2			
D - Creditors Holding Secured Claims	1		125,000.00	
E - Creditors Holding Unsecured Priority Claims	2		8,870.00	
F - Creditors Holding Unsecured Non- priority Claims	1		0.00	
G - Executory Contracts and Unexpired Leases	1			
H - Codebtors	1			
I - Current Income of Individual Debtors	2			3,442.83
J - Current Expenditures of Individual Debtors	2			2,964.00
Summary Sheet	1	*****		
Total No. Sheets	17	*****		
Total Assets ->		142,460.00	*****	
Total Liabilities ->			133,870.00	*****
Total No. of Creditors ->			4	*****
Excess Income (if any) ->				478.83

In re: WILLIE J. GARRETT, SR.
HENRIETTA GARRETT

Case No:

SCHEDULE A - REAL PROPERTY

Description and location of property	Current market value of debtors' interest in the property without deducting any secured claim or exemption
Nature of debtors' interest in property	Amount of secured claim

Single family residence

Debtors' interest: 135,000.00
Owner: Joint Total debt on property: 125,000.00
Location: 1708 Marion Graves Court, North Chicago, IL
Nature of interest: Joint tenancy
Secured creditor(s): Aurora Loan Services, Consumer Cooperative Credit Union
Possession: In debtor's possession.

Total: 135,000.00

In re: WILLIE J. GARRETT, SR.
HENRIETTA GARRETT

Case No:

SCHEDULE B - PERSONAL PROPERTY

Type of property	Current market value	
Description and location of property	of debtors' interest	
	in property without	
	deducting any secured	
	claim or exemption	
=====		
1. Cash on hand.		
Cash on hand		
Owner: Joint	Debtors' interest:	10.00
	Total debt on property:	0.00
Location: In debtor's possession.		
2. Checking, savings, or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		
Checking account		
Owner: Joint	Debtors' interest:	50.00
	Total debt on property:	0.00
Possession: In debtor's possession.		
3. Security deposits with public utilities, telephone companies, landlords, and others.		
NONE		
4. Household goods and furnishings, including audio, video, and computer equipment.		
Household goods		
Owner: Joint	Debtors' interest:	200.00
	Total debt on property:	0.00
Location: In debtor's possession.		
5. Books, pictures, and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		
NONE		
6. Wearing apparel.		
Wearing apparel		
Owner: Joint	Debtors' interest:	200.00
	Total debt on property:	0.00
Location: In debtor's possession.		
7. Furs and jewelry.		
NONE		
8. Firearms and sports, photographic, and other hobby equipment.		
NONE		
9. Interests in insurance policies.		
Life insurance		

In re: WILLIE J. GARRETT, SR.
HENRIETTA GARRETT

Case No:

Owner: Husband	Debtors' interest:	0.00
	Total debt on property:	0.00
Possession: In debtor's possession.		

10. Annuities.
NONE
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans.
NONE
12. Stock and interests in incorporated and unincorporated businesses.
NONE
13. Interests in partnerships or joint ventures.
NONE
14. Government and corporate bonds and other negotiable and non-negotiable instruments.
NONE
15. Accounts receivable.
NONE
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled.
NONE
17. Other liquidated debts owing debtor including tax refunds.
NONE
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.
NONE
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.
NONE
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.
NONE
21. Patents, copyrights, and other intellectual property.
NONE
22. Licenses, franchises, and other general intangibles.
NONE
23. Automobiles, trucks, trailers, and other vehicles or accessories.
1993 Toyota Camry

Owner: Joint	Debtors' interest:	2,000.00
	Total debt on property:	0.00
Location: In debtor's possession.		

1999 Oldsmobile Aurora

Owner: Joint	Debtors' interest:	5,000.00
	Total debt on property:	0.00
Location: In debtor's possession.		

In re: WILLIE J. GARRETT, SR.
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- 24. Boats, motors, and accessories.
NONE
- 25. Aircraft and accessories.
NONE
- 26. Office equipment, furnishings, and supplies.
NONE
- 27. Machinery, fixtures, equipment, and supplies used in business.
NONE
- 28. Inventory.
NONE
- 29. Animals.
NONE
- 30. Crops - growing or harvested.
NONE
- 31. Farming equipment and implements.
NONE
- 32. Farm supplies, chemicals, and feed.
NONE
- 33. Other personal property of any kind not already listed.
NONE

Total: 7,460.00

In re: WILLIE J. GARRETT, SR.
HENRIETTA GARRETT

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtors elect the exemptions to which debtors are entitled under:

11 U.S.C. sec. 522(b) (2)

Exemptions available under applicable non-bankruptcy federal laws, state or local law where the debtors' domicile has been located for the 180 days immediately preceding the filing of the petition or for a longer portion of the 180 day period than in any other place, and the debtors' interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable non-bankruptcy law.

Debtors are married.

Description of property	Value of claimed exemption
Specify law providing each exemption	Current market value of property without deducting exemption
1993 Toyota Camry	
Debtors' interest: 2,000.00	Value exempt: 2,000.00
Law: 735 ILCS 5/12-1001	
1999 Oldsmobile Aurora	
Debtors' interest: 5,000.00	Value exempt: 1,200.00
Law: 735 ILCS 5/12-1001	
Cash on hand	
Debtors' interest: 10.00	Value exempt: 10.00
Law: 735 ILCS 5/12-1001	
Checking account	
Debtors' interest: 50.00	Value exempt: 50.00
Law: 735 ILCS 5/12-1001	
Household goods	
Debtors' interest: 200.00	Value exempt: 200.00
Law: 735 ILCS 5/12-1001	
Life insurance	
Debtors' interest: 0.00	Value exempt: 0.00
Law: 735 ILCS 5/12-1001	
Single family residence	
Address: 1708 Marion Graves Court, North Chicago, IL	
Debtors' interest: 135,000.00	Value exempt: 15,000.00

In re: WILLIE J. GARRETT, SR.
HENRIETTA GARRETT

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Law: 735 ILCS 5/12-1001
Total debt
on property: 125,000.00

Wearing apparel

Debtors' interest: 200.00 Value exempt: 200.00
Law: 735 ILCS 5/12-1001

In re: WILLIE J. GARRETT, SR.
HENRIETTA GARRETT

Case No:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Creditor's name and complete mailing address including zip code	Amount of claim without deducting value of collateral
Date claim was incurred, nature of lien, and description and market value of property subject to the lien	Unsecured portion, if any
Account no.: 8987430 Aurora Loan Services c/o Codilis & Associates 15W030 North Frontage Rd Suite 100 Burr Ridge, IL 60527 Incurred: 1992 Nature of lien: First mortgage Claim is: Fixed and liquidated. Collateral description: single family residence Collateral market value: 135,000.00	Amount of claim: 83,000.00 Unsecured: 0.00 Liable: Joint
Account no.: 8987430 Aurora Loan Services c/o Codilis & Associates 15W030 North Frontage Rd suite 100 Burr Ridge, IL 60527 Nature of lien: Arrears on first mortgage Claim is: Fixed and liquidated. Collateral description: single family residence Collateral market value: 135,000.00	Amount of claim: 13,000.00 Unsecured: 0.00 Liable: Joint
Account no.: Consumer Cooperative Credit Union 2750 Washington Street Waukegan, IL 60085 Incurred: 1998 Nature of lien: Second Mortgage Claim is: Fixed and liquidated. Collateral description: Single family residence Collateral market value: 135,000.00	Amount of claim: 29,000.00 Unsecured: 0.00 Liable: Joint
Subtotal this page: 125,000.00	
Total: 125,000.00	

In re: WILLIE J. GARRETT, SR.
HENRIETTA GARRETT

Case No:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPES OF PRIORITY CLAIMS:

Wages, Salaries, and Commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2000 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. sec. 507(a)(3).

Contributions to Employee Benefit Plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first to the extent provided in 11 U.S.C. sec. 507(a)(4).

Certain Farmers or Fishermen

Claims of certain farmers or fishermen, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. sec. 507(a)(5).

Deposits by Individuals

Claims of individuals up to a maximum of \$900 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. sec. 507(a)(6).

X Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. sec. 507(a)(7).

In re: WILLIE J. GARRETT, SR.
HENRIETTA GARRETT

Case No:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Creditor's name and complete mailing address including zip code	Amount entitled to priority
Date claim was incurred and consideration for claim	Total amount of claim

1. Wages, Salaries, and Commissions.

NONE

2. Contributions to Employee Benefit Plans.

NONE

3. Certain Farmers or Fishermen.

NONE

4. Deposits by Individuals.

NONE

5. Taxes and Certain Other Debts Owed to Governmental Units.

Account no.: Priority amount: 8,870.00
IRS Amount of claim: 8,870.00
Mail Stop 5010 CHI Liabile: Joint
230 S. Dearborn Street
Chicago, IL 60604
Incurred: 1997-99
Consideration for claim: Income taxes
Claim is: Fixed and liquidated.

Subtotal this page: 8,870.00
Total: 8,870.00

In re: WILLIE J. GARRETT, SR.
HENRIETTA GARRETT

Case No:

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

=====	
Creditor's name and complete mailing address including zip code	Amount of claim

Date claim was incurred and consideration for claim. If claim is subject to setoff, so state.	
=====	

NONE

Subtotal this page: 0.00
Total: 0.00

In re: WILLIE J. GARRETT, SR.
HENRIETTA GARRETT

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

=====

Name and mailing address, including zip code, of other parties to lease or contract.	Description of contract or lease and nature of debtors' interest. State whether lease is for non- residential real property. State contract number of any government contract.
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=====

NONE

In re: WILLIE J. GARRETT, SR.
HENRIETTA GARRETT

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SCHEDULE H - CODEBTORS

Name and address of codebtor	Name and address of creditor
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NONE

In re: WILLIE J. GARRETT, SR.
HENRIETTA GARRETT

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SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTORS

DEBTORS' MARITAL STATUS: Married and living together

DEPENDENTS OF DEBTORS
NONE

EMPLOYMENT:
HUSBAND

Occupation: Batch maker
Employer name: Herbert Stanley Co.
How long employed: 1 year
Address of employer: 1100 Lakeside Road
Gurnee IL 60031

WIFE

Occupation: Food server
Employer name: Great Lakes Resources Inc
How long employed: 3 months
Address of employer: 702 E. Washington Avenue
PO Box 552
Madison WI 53701

INCOME:	HUSBAND	WIFE
Current monthly gross wages, salary, and commissions.....	2,253.33	1,815.67
Estimated monthly overtime.....	0.00	0.00
SUBTOTAL.....	2,253.33	1,815.67
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security.....	346.67	279.50
b. Insurance.....	0.00	0.00
c. Union dues.....	0.00	0.00
d. Other:		
HUSBAND		
NONE		
WIFE		
NONE		
SUBTOTAL OF DEDUCTIONS.....	346.67	279.50
TOTAL NET MONTHLY TAKE HOME PAY.....	1,906.66	1,536.17

Regular income from operation of

In re: WILLIE J. GARRETT, SR.
HENRIETTA GARRETT

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business or profession or farm.....	0.00	0.00
Income from real property.....	0.00	0.00
Interest and dividends.....	0.00	0.00
Alimony, maintenance, or support payments payable to the debtor for the debtor's use or that of dependents listed above.....	0.00	0.00
Social security or other government assistance: HUSBAND NONE WIFE NONE		
Pension or retirement income	0.00	0.00
Other monthly income: HUSBAND NONE WIFE NONE		
TOTAL MONTHLY INCOME.....	1,906.66	1,536.17
TOTAL COMBINED MONTHLY INCOME.....	3,442.83	

Describe any increase or decrease of more than 10% in any of the above
categories anticipated to occur within the year following the filing
of this document:
NONE

In re: WILLIE J. GARRETT, SR.
HENRIETTA GARRETT

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SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

The following expenditures are for BOTH DEBTORS

Rent/home mortgage payments..... 1,080.00

REAL ESTATE TAXES ARE INCLUDED.
PROPERTY INSURANCE IS INCLUDED.

Utilities: Electricity and heating fuel..... 130.00
Water and sewer..... 30.00
Telephone..... 100.00
Other:
Cable..... 60.00

Home maintenance..... 75.00
Food..... 325.00
Clothing..... 130.00
Laundry and dry cleaning..... 39.00
Medical and dental expenses..... 90.00
Transportation..... 160.00
Recreation, clubs, and entertainment,
newspapers, magazines, etc..... 25.00
Charitable contributions..... 0.00

Insurance:
Homeowner's or renter's..... 0.00
Life..... 0.00
Health..... 0.00
Auto..... 119.00
Other:
NONE

Taxes:
NONE

Installment payments:
Auto..... 0.00
Other:
Second mortgage..... 526.00

Alimony, maintenance, and support paid to others..... 0.00

Payments for support of additional dependents
not living at your home..... 0.00

Regular expenses from operation of business,
profession, or farm..... 0.00

In re: WILLIE J. GARRETT, SR.
HENRIETTA GARRETT

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Other:

Personal grooming

75.00

TOTAL MONTHLY EXPENSES..... 2,964.00

A. Total projected monthly income..... 3,442.83

B. Total projected monthly expenses..... 2,964.00

C. Excess income (A minus B)..... 478.83

D. Total amount to be paid into Plan..... 478.00

Payment period is: Monthly

(The penalties for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both.
- 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, WILLIE J. GARRETT, SR., and I, HENRIETTA GARRETT, named as the debtors in this case, declare under penalty of perjury that I have read the foregoing Summary and Schedules, consisting of 17 sheets, and that it is true and correct to the best of my information and belief.

Signature:

Willie J. Garrett Sr.
WILLIE J. GARRETT, SR.

Date:

7/01/2004

Signature:

Henrietta Garrett
HENRIETTA GARRETT

Date:

7/01/2004

Richard Mann
Richard Mann
Five South County St.
Waukegan, IL 60085
(847) 244-2211
Attorney for the Petitioners

1752642

UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re
WILLIE J. GARRETT, SR.
Social Security No.: - 0564

HENRIETTA GARRETT
Social Security No.: - 6087
Debtors

Case No.:

Statement of Financial Affairs

Chapter 13

1. Income from employment or operation of business.

State the gross amount of income the debtors have received from employment, trade, or profession, or from operation of debtors' business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year.

HUSBAND

This year: 19 4	Amount:	12,000.00
Source: Work		
Last year: 19 3	Amount:	28,000.00
Source: Work		
Previous year: 19 2	Amount:	28,000.00
Source: Work		

WIFE

This year: 19 4	Amount:	10,000.00
Source: Work		
Last year: 19 3	Amount:	0.00
Source:		
Previous year: 19 2	Amount:	15,000.00
Source: Work		

2. Income other than from employment or operation of business.

State the amount of income received by the debtors other than from employment, trade, profession, or operation of the debtors' business during the two years immediately preceding the commencement of this case.

HUSBAND

This year: 19 4	Amount:	0.00
Source:		
Last year: 19 3	Amount:	0.00
Source:		
Previous year: 19 2	Amount:	0.00
Source:		

WIFE

This year: 19 4	Amount:	0.00
Source:		
Last year: 19 3	Amount:	0.00
Source:		
Previous year: 19 2	Amount:	0.00
Source:		

3. Payments to creditors.

- a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case.

NONE

- b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

NONE

4. Suits, executions, garnishments, and attachments.

- a. List all suits to which the debtors are or were a party within one year immediately preceding the filing of this bankruptcy case.

NONE

- b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

NONE

5. Repossessions, foreclosures, and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of

foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

NONE

6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

NONE

b. List all property which has been in the hands of a receiver or court-appointed official within one year immediately preceding the commencement of this case.

NONE

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

NONE

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtors to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Richard Mann
Five South County St.
Waukegan, IL 60085
(847) 244-2211

Filing fee: 194.00
Attorney's fees: 2,200.00

Source was: Debtor's earnings
Date(s) of payment: 6/24/04

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtors transferred either absolutely or as security within one year immediately preceding the commencement of this case.

NONE

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtors or for the benefit of the debtors which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case.

NONE

12. Safe deposit boxes.

List each safe deposit box or other box or depository in which the debtors have or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtors within 90 days preceding the commencement of this case.

NONE

14. Property held for another person.

List all property owned by another person that the debtors hold or control.

NONE

15. Prior address of debtors.

If the debtors have moved within the two years immediately preceding the commencement of this case, list all premises which the debtors occupied during that period and vacated prior to the commencement of this case.

Husband's length of time at current residence:

6 years

Wife's length of time at current residence:

6 years

Husband's prior residences

Wife's prior residences

16. Nature, location, and name of business.

- a. For individuals, list the names and addresses of all businesses in which either debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which either debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

NONE

- b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

N/A

- c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.

N/A

17. Books, records, and financial statements.

- a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtors.

N/A

- b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtors.

N/A

- c. List all firms or individuals who at the time of the

commencement of this case were in possession of the books of account and records of the debtors.

N/A

- d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtors.

N/A

18. Inventories.

- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

N/A

- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

N/A

19. Current Partners, Officers, Directors, and Shareholders.

- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

N/A

- b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

N/A

20. Former partners, officers, directors, and shareholders.

- a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

N/A

- b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

N/A

21. Withdrawals from a partnership or distributions by a corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

N/A

(The penalties for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both.
- 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, WILLIE J. GARRETT, SR., and I, HENRIETTA GARRETT, named as the debtors in this case, declare under penalty of perjury that I have read the foregoing Statement of Financial Affairs, consisting of 7 sheets, and that it is true and correct to the best of my information and belief.

Signature: Willie J. Garrett Sr.
WILLIE J. GARRETT, SR.

Date: 7/01/2004

Signature: Henrietta Garrett
HENRIETTA GARRETT

Date: 7/01/2004

Richard Mann
Richard Mann
Five South County St.
Waukegan, IL 60085
(847) 244-2211
Attorney for the Petitioners

1752642

UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re	Case No.:
WILLIE J. GARRETT, SR.	
Social Security No.: - 0564	Individual Debtor's Statement of Intention
HENRIETTA GARRETT	
Social Security No.: - 6087	Chapter 13
Debtors	

FOR - HUSBAND

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

a. Property to be surrendered.

Description of property	Creditor's name and address
-------------------------	-----------------------------

NONE

b. Property to be retained.

Description of property	Creditor's name and address
Method of retention:	
The debt will be reaffirmed pursuant to sec. 524(c) (Reaffirm)	
The property is claimed exempt and will be redeemed pursuant to sec. 722. (Redeem)	
Lien will be avoided pursuant to sec. 522(f) and property claimed as exempt.	
Judicial lien (Judicial lien avoidance)	
Nonpossessory, nonpurchase-money security interest (N.P.M.S.I. lien)	

single family residence

Method of retention:
Reaffirm

Aurora Loan Services
c/o Codilis & Associates
15W030 North Frontage Rd
Suite 100
Burr Ridge, IL 60527

single family residence

Method of retention:
Reaffirm

Aurora Loan Services
c/o Codilis & Associates
15W030 North Frontage Rd
suite 100
Burr Ridge, IL 60527

Single family residence

Method of retention:
Reaffirm

Consumer Cooperative
Credit Union
2750 Washington Street
Waukegan, IL 60085

3. I understand that section 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intentions within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

FOR - WIFE

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. My intention with respect to the property of the estate which secures those consumer debts is as follows:
 - a. Property to be surrendered.

Description of property	Creditor's name and address
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NONE

- b. Property to be retained.

Description of property	Creditor's name and address
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Method of retention:

The debt will be reaffirmed pursuant to sec. 524(c) (Reaffirm)

The property is claimed exempt and will be redeemed pursuant to sec. 722. (Redeem)

Lien will be avoided pursuant to sec. 522(f) and property claimed as exempt.

Judicial lien (Judicial lien avoidance)

Nonpossessory, nonpurchase-money security interest (N.P.M.S.I. lien)

single family residence

Method of retention:
Reaffirm

Aurora Loan Services
c/o Codilis & Associates
15W030 North Frontage Rd
Suite 100
Burr Ridge, IL 60527

single family residence

Method of retention:
Reaffirm

Aurora Loan Services
c/o Codilis & Associates
15W030 North Frontage Rd
suite 100
Burr Ridge, IL 60527

Single family residence

Method of retention:
Reaffirm

Consumer Cooperative
Credit Union
2750 Washington Street
Waukegan, IL 60085

3. I understand that section 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intentions within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

(The penalties for making a false statement or concealing property is a fine of up to \$500,000 or imprisonment for up to 5 years or both.
- 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, WILLIE J. GARRETT, SR., and I, HENRIETTA GARRETT, named as the debtors in this case, declare under penalty of perjury that I have read the foregoing Individual Debtor's Statement of Intention, consisting of 4 sheets, and that it is true and correct to the best of my information and belief.

Signature: Willie J. Garrett Sr.
WILLIE J. GARRETT, SR.

Date: 7/01/2004

Signature: Henrietta Garrett
HENRIETTA GARRETT

Date: 7/01/2004

Richard Mann
Richard Mann
Five South County St.
Waukegan, IL 60085
(847) 244-2211
Attorney for the Petitioners

1752642

UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re
WILLIE J. GARRETT, SR.
Social Security No.: - -0564

HENRIETTA GARRETT
Social Security No.: - -6087
Debtors

Case No.:

Notice of Available Chapters

Chapter 13

If you intend to file a petition for relief under the bankruptcy laws of the United States, and your debts are primarily consumer debts, the Clerk of Court is required to notify you of each chapter of the Bankruptcy Code under which you may seek relief. You may proceed under:

- Chapter 7 -- Liquidation, or
- Chapter 11 -- Reorganization, or
- Chapter 12 -- Adjustment of Debts of a Family Farmer With Regular Annual Income
- Chapter 13 -- Adjustment of Debts of an Individual With Regular Income

If you have any questions regarding the information contained in this notice you should consult with your attorney.

Clerk of Court

Richard Mann
Richard Mann
Five South County St.
Waukegan, IL 60085
(847) 244-2211
Attorney for the Petitioners

1752642

UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re
WILLIE J. GARRETT, SR.
Debtor
Social Security No.: - -0564

Case No.:

Rule 2016(b) - Statement of
Attorney Compensation

HENRIETTA GARRETT
Debtor
Social Security No.: - -6087

Chapter 13

Pursuant to 11 U.S.C. sec. 329 and Rule of Bankruptcy Procedure 2016(b), the undersigned, attorney for the debtors in this case, makes this statement setting forth the compensation paid or agreed to be paid to the undersigned for services rendered or to be rendered in contemplation of and in connection with the case by the undersigned, and the source of such compensation.


1. Prior to the filing of this disclosure statement, the debtors in this case have paid to the undersigned the sum of \$2,200.00 plus \$194.00 for the filing fee in this case.

The source of the PAID sum was: Debtor's earnings

2. In addition, the debtors have agreed to pay the following:

NOT APPLICABLE

3. The undersigned has not shared or agreed to share any portion of such compensation with any other person who is not a member or regular associate of the undersigned's law firm.
4. The undersigned has not received any other payment in this case, and has no other agreement, except as set out herein.

Signature: 
Richard Mann
1752642

Date: 7/1/04

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

IN RE:

Bankruptcy Case Number: _____

**WILLIE J. GARRETT, SR.
HENRIETTA GARRETT**

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 4

The above-named Debtor(s) hereby verify that the list of creditors is true and correct to the best of my (our) knowledge.

Dated: _____

7/01/04

Willie J. Garrett SR.
Debtor

Henrietta Garrett
Joint Debtor

**UNITED STATES BANKRUPTCY COURT
NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

THE PURPOSE OF THIS NOTICE IS TO ACQUAINT YOU WITH THE FOUR CHAPTERS OF THE FEDERAL BANKRUPTCY CODE UNDER WHICH YOU MAY FILE A BANKRUPTCY PETITION. THE BANKRUPTCY LAW IS COMPLICATED AND NOT EASILY DESCRIBED. THEREFORE, YOU SHOULD SEEK THE ADVICE OF AN ATTORNEY TO LEARN OF YOUR RIGHTS AND RESPONSIBILITIES UNDER THE LAW SHOULD YOU DECIDE TO FILE A PETITION WITH THE COURT. COURT EMPLOYEES ARE PROHIBITED FROM GIVING YOU LEGAL ADVICE.

Chapter 7: Liquidation (\$155 filing fee plus \$30 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$30 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are eligible for chapter 13 only if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$30 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

I, the debtor, affirm that I have read this notice.

7/01/04
Date

Willie J. Garrettson
Signature of Debtor

Case Number